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## **Medical and Dental Care Plan**

The College provides a group health and dental plan for all staff with Regular Full-time and Temporary Full-time appointments who work at least 9 months per year (1,462.5 hours) effective the first day of the month following the date of hire into a full-time position. The College pays for the cost of this coverage for the employee. Dependent coverage may be purchased via pre-tax payroll deduction by the employee. Domestic Partner coverage may be purchased via after-tax payroll deduction by the employee.

A summary plan description that describes the medical and dental coverage will be made available to each eligible employee.

## **COBRA**

In certain instances, Federal law requires availability of continued coverage where coverage under the medical and dental care plan would otherwise end. In compliance with the federal COBRA program, the College offers employees and their families the opportunity for a temporary extension of health coverage with the employee paying the full cost of coverage plus a 2% administrative fee. Domestic Partners of employees are not entitled to elect COBRA continuation coverage. Further information about continuation of coverage (COBRA) is available in the Office of Human Resources.

## **Domestic Partner Policy**


### **Policy Statement**

The domestic partner of a Full-time Ringling College of Art and Design employee is eligible for coverage under the Ringling College of Art and Design Group Health Plan. To be eligible for coverage, the employee and his/her partner must satisfy all of the criteria for "Domestic Partnership", and complete and sign the College's "Affidavit of Domestic Partnership." Domestic Partners are subject to the same eligibility criteria and plan provisions that govern eligible spouses in the College's group health plan.

Domestic Partners of employees are not entitled to elect COBRA continuation coverage.

### **Definition of Domestic Partnership**

Ringling College of Art and Design defines a Domestic Partner as the partner of an eligible College employee who meets the following criteria:

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- The partners have had an exclusive mutual commitment similar to that of marriage for at least six months, the partners have lived together for at least six months, and the partners intend to maintain their commitment indefinitely.
- Neither partner is legally married to anyone else nor has another domestic partner.
- The partners are not related by blood closer than would bar marriage in their state of residence.
- Both partners are at least eighteen years old and mentally competent to consent to contract.
- The partners are jointly responsible for each other's common welfare and financial obligations.

### **Registration of Domestic Partnership**

Before enrolling a Domestic Partner, the College employee must complete an "Affidavit of Domestic Partnership." The completed Affidavit is to be returned to the Office of Human Resources.

Employees must notify the Office of Human Resources in writing of the termination of a Domestic Partnership within 30 days of its termination.

***If an employee does not report the termination of a domestic partnership within 30 days of its termination and the plan pays post-termination claims for the former domestic partner, the employee will be required to reimburse the plan for the post-termination claims.***

If a partnership ends and a new Domestic Partnership is established, the new Domestic Partner will not qualify as a dependent under the Ringling College of Art and Design Group Health Plan for a period of six months from the date coverage was discontinued for the previous domestic partner.

### **Legal Consequences of Domestic Partnership**

Please note that some courts have recognized non-marriage relationships as the equivalent of marriage for the purpose of establishing and dividing community property. A declaration of common welfare, such as the "Affidavit of Domestic Partnership" may therefore have legal implications. Employees should consult an attorney to learn the extent of those implications.

### **Tax Consequences of Domestic Partnership**



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Domestic Partner coverage may be purchased via after-tax payroll deduction by the employee.

Under the Internal Revenue Code, an employee is not taxed on the value of benefits provided by an employer to an employee's spouse or dependent. However, the IRS has ruled that a domestic partner does not qualify as a spouse.

The College will treat the value of the benefits provided to an employee's domestic partner as part of the employee's income, and will withhold applicable taxes on the value of those benefits from the employee's paychecks. If the employee's domestic partner qualifies as a dependent under Section 152 of the Internal Revenue Code, the employee may file the proper documentation with the IRS and seek a refund for taxes withheld.

Ringling College of Art and Design does not assume responsibility for any tax obligation that might result for an employee or his/her Domestic Partner.